

# Ask



LOCAL HELP FOR PEOPLE WITH MEDICARE

**Q: Will my Medicare premiums and deductibles change in 2010? What will they be?**

# SHIP

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## Part B Premiums

**A:** Most beneficiaries will continue to pay the same \$96.40 premium in 2010. Beneficiaries who have Social Security withhold their Part B premium and have incomes of \$85,000 or

less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium in 2010.

For all others, the standard Medicare Part B monthly premium will be \$110.50 in 2010, which is a 15% increase over the 2009 premium. The Medicare Part B premium is increasing in

2010 due to possible increases in Part B costs. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$110.50 per month. The Part B deductible for doctor, outpatient, and home health care services, and medical equipment will be \$155.

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Income-related monthly adjustment	Total monthly premium
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0	\$110.50
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$44.20	\$154.70
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$110.50	\$221
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$176.80	\$287.30
Greater than \$214,000	Greater than \$428,000	\$243.10	\$353.60

Beneficiaries who are married but file a separate tax return from their spouse:	Income-related monthly adjustment	Total monthly premium
Less than or equal to \$85,000	\$0	\$110.50
Greater than \$85,000 and less than or equal to \$129,000	\$176.80	\$287.30
Greater than \$129,000	\$243.10	\$353.60

## Part A Premiums

**A:** About 99% of Medicare beneficiaries do not have to pay a premium for Part A because they have at least 40 quarters of Medicare-covered employment (or are the spouse or widow(er) of such a person). Other seniors

and certain people under age 65 with disabilities who have fewer than 30 quarters of coverage may get Part A coverage by paying a monthly premium. This premium will be \$461 per month for 2010, an increase of \$18 from 2009. A reduced premium

applies in the case of individuals with 30 to 39 quarters of coverage, who will pay a premium of \$254 in 2010.

The Part A deductible for inpatient hospital services for 2010 is \$1,100. That is a \$32 increase from 2009.

**SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP**